

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method of delivering financial services information to a visually impaired user at a terminal with a screen reading device, comprising:

displaying financial services information on a display screen of the terminal in text readable by the screen reading device for the visually impaired user, wherein all controls in the financial services information are displayed on the display screen of the terminal exclusively in text readable by the screen reading device;

arranging the displayed text to be readable by the screen reading device in a pre-defined rational sequence for the visually impaired user in at least one of a top to bottom and a left to right sequence on the display screen to make semantic sense when read by the screen reading device for the visually impaired user;

providing a single, consistent navigation scheme for the visually impaired user to navigate the displayed financial services information; and

receiving a selection for the visually impaired user at the terminal related to the displayed financial services information.

2. (original) The method of claim 1, wherein displaying the financial services information on the display screen of the terminal further comprises displaying the information on the display screen of a computing device.

3. (original) The method of claim 2, wherein displaying the information on the display screen of the computing device further comprises displaying the information on the display screen of the computing device coupled to a home banking server.

4. (original) The method of claim 3, wherein displaying the information on the display screen of the computing device further comprises displaying the information on the display screen of the computing device coupled to the home banking server over a network.

5. (original) The method of claim 4, wherein displaying the information on the display screen of the computing device further comprises displaying the information on the display screen of the computing device coupled to the home banking server over a global network.

6. (original) The method of claim 1, wherein displaying the financial services information on the display screen of the terminal further comprises displaying the information on the display screen of an automatic teller machine.

7. (original) The method of claim 6, wherein displaying the information on the display screen of the automatic teller machine further comprises displaying the information on the display screen of the automatic teller machine coupled to a host server.

8. (original) The method of claim 7, wherein displaying the information on the display screen of the automatic teller machine further comprises displaying the information on the display screen of the automatic teller machine coupled to a host server over a network.

9. (original) The method of claim 8, wherein displaying the information on the display screen of the automatic teller machine further comprises displaying the information on the display screen of the automatic teller machine coupled to the host server over a global network.

10. (original) The method of claim 1, wherein displaying the financial services information on the display screen of the terminal further comprises displaying the information on the display screen of the terminal coupled to a server.

11. (canceled)

12. (canceled)

13. (canceled)

14. (original) The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises arranging the displayed text to be readable by the screen reading device in a top to bottom and a left to right sequence on the display screen.

15. (original) The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises arranging portions of the displayed text consisting of a drop down list with a command such that the command is read for the user by the screen reading device in advance of the drop down list.

16. (original) The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises arranging portions of the displayed text consisting of an input field with a textual label to associate the textual label with the input field for the user by the screen reading device.

17. (original) The method of claim 16, wherein arranging portions of the displayed text consisting of an input field with a textual label further comprises arranging the portions of the displayed text with the textual label to the left of the input field to associate the textual label with the input field for the user by the screen reading device.

18. (original) The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises omitting hyphens from the displayed text.

19. (original) The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises omitting parentheses from the displayed text.

20. (original) The method of claim 1, wherein providing the single, consistent navigation scheme further comprises displaying a minimum number of frames on the display screen of the terminal for the user.

21. (original) The method of claim 20, wherein displaying the minimum number of frames further comprises displaying a single frame layout on the display screen of the terminal for the user.

22. (original) The method of claim 20, wherein displaying the minimum number of frames further comprises displaying a two-frame layout on the display screen of the terminal for the user.

23. (original) The method of claim 22, wherein displaying the two-frame layout further comprises displaying the two-frame layout consisting of a navigation frame and a work area frame on the display screen of the terminal for the user.

24. (original) The method of claim 23, wherein displaying the two-frame layout further comprises displaying the two-frame layout consisting of a top navigation frame and a bottom work area frame on the display screen of the terminal for the user.

25. (original) The method of claim 1, wherein providing the single, consistent navigation scheme further comprises providing the navigation scheme consisting at least in part of at least one of a navigation bar, a link to a main menu, and a link for sign off.

26. (original) The method of claim 25, wherein providing the navigation scheme further comprises displaying a screen with the navigation scheme consisting

at least in part of at least one of the link to the main menu and the link for sign off at the top of the screen.

27. (original) The method of claim 1, wherein receiving the selection further comprises receiving the selection for the user at the terminal via an input field of the displayed text and an input device of the terminal.

28. (original) The method of claim 27, wherein receiving the selection further comprises receiving the selection for the user at the terminal via the input field and a keyboard input device of the terminal.

29. (original) The method of claim 28, wherein receiving the selection further comprises receiving the selection for the user at the terminal via the input field exclusively with keyboard commands on the keyboard input device.

30. (original) The method of claim 1, wherein receiving the selection further comprises receiving the selection for the user for at least one task related to the displayed financial services information selected from a group of tasks consisting of signing on for a session, verifying clearance of a check, scheduling a transfer of funds, paying a bill, and ending a session.

31. (original) The method of claim 1, further comprising providing a templating scheme for displaying and arranging the text, for providing the navigation scheme, and for receiving the selection for a visually impaired user.

32. (currently amended) A system for delivering financial services to a visually impaired user, comprising:

a terminal with a display screen and a screen reading device, wherein the terminal is adapted for displaying financial services information on the display screen of the terminal in text readable by the screen reading device for the visually impaired user, and wherein the terminal is further adapted for displaying all controls

in the financial services information on the display screen of the terminal exclusively in text readable by the screen reading device;

means wherein the terminal is further adapted for arranging the displayed text to be readable by the screen reading device in a pre-defined rational sequence for the visually impaired user in at least one of a top to bottom and a left to right sequence on the display screen to make semantic sense when read by the screen reading device for the visually impaired user;

means wherein the terminal is further adapted for providing a single, consistent navigation scheme for the visually impaired user to navigate the displayed financial services information; and

an input device of the terminal for receiving a selection for the visually impaired user related to the displayed financial services information.

33. (original) The system of claim 32, wherein the terminal further comprises a computing device.

34. (original) The system of claim 33, wherein the computing device is coupled to a home banking server.

35. (original) The system of claim 34, wherein the computing device is coupled to the home banking server over a network.

36. (original) The system of claim 35, where the computing device is coupled to the home banking server over a global network.

~~36~~ 37. (currently amended) The system of claim 32, wherein the terminal further comprises an automatic teller machine.

~~37~~ 38. (currently amended) The system of claim ~~36~~ 37, wherein the automatic teller machine is coupled to a host server.

38 39. (currently amended) The system of claim ~~37~~ 38, wherein the automatic teller machine is coupled to the host server over a network.

39 40. (currently amended) The system of claim ~~38~~ 39, wherein the automatic teller machine is coupled to the host server over a global network.

40 41. (currently amended) The system of claim 32, wherein the ~~means~~ terminal is further adapted for arranging the displayed text further comprises to be readable by the screen reading device in the pre-defined rational sequence for the visually impaired user via a templating scheme for a visually impaired person.

(canceled) 42 (misabeled 41).

(canceled) 43 (misabeled 42).

43 44. (currently amended) The system of claim ~~40~~ 41, wherein the ~~templating scheme terminal is further comprises the templating scheme with~~ adapted for arranging the displayed text arranged to be readable by the screen reading device for the visually impaired user in both a top to bottom and a left to right sequence on the display screen via the templating scheme.

[[44]] 45. (currently amended) The system of claim ~~40~~ 41, wherein the ~~templating scheme terminal is further comprises the templating scheme~~ adapted for arranging the displayed text to be readable by the screen reading device for the visually impaired user with portions of the displayed text consisting of a drop down list with a command arranged such that the command is read for the user by the screen reading device in advance of the drop down list via the templating scheme.

45 46. (currently amended) The system of claim ~~40~~ 41, wherein the ~~templating scheme terminal is further comprises the templating scheme~~ adapted for arranging the displayed text to be readable by the screen reading device for the visually impaired user with portions of the displayed text consisting of an input field

with a textual label arranged to associate the textual label with the input field for the user by the screen reading device.

46 47. (currently amended) The system of claim ~~45~~ 46, wherein the ~~templating scheme terminal is further comprises the templating scheme~~ adapted for arranging the displayed text to be readable by the screen reading device for the visually impaired user with portions of the displayed text consisting of the input field with the textual label arranged with the textual label to the left of the input field to associate the textual label with the input field for the user by the screen reading device.

47 48. (currently amended) The system of claim ~~40~~ 41, wherein the ~~templating scheme terminal is further comprises the templating scheme~~ adapted for arranging the displayed text to be readable by the screen reading device for the visually impaired user with hyphens omitted from the displayed text.

48 49. (currently amended) The system of claim ~~40~~ 41, wherein the ~~templating scheme terminal is further comprises the templating scheme~~ adapted for arranging the displayed text to be readable by the screen reading device for the visually impaired user with parentheses omitted from the displayed text.

49 50. (currently amended) The method of claim 32, wherein the ~~means~~ terminal is further adapted for providing the single, consistent navigation scheme ~~further comprises via a templating scheme for a visually impaired person with a minimum number of~~ with not greater than two frames displayed on the display screen of the terminal for the visually impaired user.

50 51. (currently amended) The method of claim ~~49~~ 50, wherein the templating scheme further comprises a single frame layout displayed on the display screen of the terminal for the visually impaired user.



51 52. (currently amended) The method of claim 49 50, wherein the templating scheme further comprises a two-frame layout displayed on the display screen of the terminal for the visually impaired user.

52 53. (currently amended) The method of claim 51 52, wherein the ~~templating scheme~~ two-frame layout further comprises ~~the two-frame layout~~ consisting of a navigation frame and a work area frame displayed on the display screen of the terminal for the visually impaired user.

53 54. (currently amended) The method of claim 52 53, wherein the ~~templating scheme~~ two-frame layout further comprises ~~the two-frame layout~~ consisting of a top navigation frame and a bottom work area frame displayed on the display screen of the terminal for the user.

54 55. (currently amended) The method of claim 32 50, wherein the ~~means for providing the single, consistent navigation~~ templating scheme further comprises a ~~templating scheme for a visually impaired person with~~ at least one of a navigation bar, a link to a main menu, and a link for sign off displayed on the display screen for the visually impaired user.

55 56. (currently amended) The method of claim 54 55, wherein the templating scheme further comprises ~~the templating scheme with~~ at least one of the link to the main menu and the link for sign off displayed at the top of the display screen for the user.

56 57. (currently amended) The method of claim 32, wherein the input device further comprises a keyboard input device of the terminal.